

My name is Michelle Nitengale, and I am a North Dakota land owner, military spouse, and educator, writing in support of HB 1282. This bill addresses the critical need for insurance coverage for infertility treatments, offering hope and equity to countless families across our state.

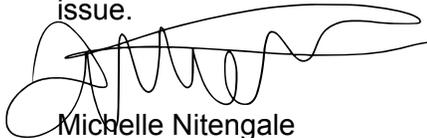
In 2018, I married the love of my life, and like so many others, we dreamed of starting a family together. However, infertility has been a reality that we never anticipated. Over the past seven years, my husband and I have endured the heartache of eleven pregnancy losses. We've invested every ounce of our energy, time, and financial resources into building our family, from learning how to self-administer injections to braving Fargo snowstorms for treatments. Yet, despite these efforts, the financial burden of out-of-pocket expenses for infertility care continues to weigh heavily on us.

Infertility is a medical condition that affects one in eight couples, and for military families like ours, the rate is even higher at one in four. Yet, many insurance plans, including Tricare, exclude coverage for non-coital reproduction. This lack of insurance support forces families like mine to delay other life goals, such as buying a home or saving for the future, just to pay for the possibility of having a child.

HB 1282 has the power to change this reality. By requiring insurance coverage for infertility treatments, this legislation ensures that families across North Dakota have access to the care they need. It levels the playing field, making family-building accessible to everyone—not just those who can afford the staggering costs. This is not just about health care; it is about fairness, equity, and the fundamental right to pursue a family.

Passing HB 1282 would relieve the financial strain on families, allowing them to focus on their health and well-being during what is often an emotionally challenging time. As a military spouse, educator, and advocate for this cause, I know how transformative this change would be for families like mine and so many others in our community.

I respectfully urge you to vote in favor of HB 1282. This legislation represents an opportunity to support North Dakotans in their pursuit of parenthood while fostering equity and compassion across our state. Thank you for your time, consideration, and commitment to this important issue.



Michelle Nitengale